

## Attachment J

### Declaration of LaMorica Swain

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Pursuant to 28 U.S.C. § 1746

I, LaMorica Swain, hereby declare and state as follows:

1. I am a U.S. Citizen over the age of eighteen and reside in Austell, Georgia.

2. I have personal knowledge of the following facts, to which I could and would testify to if I were called to testify as a witness.

3. I purchased my vehicle through U.S Auto with a loan from U.S. Auto, and then I made my car payments through USASF.

4. I made regular twice-monthly payments to USASF for years. Starting in approximately August 2020, my work payments changed ~~from~~<sup>to</sup> being paid on the 15<sup>th</sup> and 30<sup>th</sup> of the month ~~to~~<sup>from</sup> being paid biweekly. Since my work pay did not line up with my car auto payment, I was sometimes late paying USASF. When that happened, I would call them and let them know when my funds were available for them to deduct from my debit card.

5. Between August 2020 and March 2021, I remember at least three instances when USASF played annoying beeping in my car. Sometimes they did it when my payment was late but sometimes they did it when I was current on my payments. Each time this happened, I would have to call USASF to get them to stop the beeping, sometimes having to wait around until USASF opened at 9 a.m. Each time the beeping happened in my car, I found it annoying and embarrassing. During one beeping incidence, I was too embarrassed to drive my kids to school in case other cars could hear the beeping in the carpool lane. When that happened, I asked my husband to do the school run to avoid the embarrassment of the beeping that USASF inflicted on us.

6. Between August 2020 and March 2021, I remember at least two instances when I went to drive my car and it wouldn't start because my payment was late, even though I had already spoken with a USASF representative and promised I would make the payment so that they wouldn't disable my car. Each time this happened, the car played music which let me know that USASF had shut off my engine because my payments were late. I called and spoke to a customer service representative and explained that I had already promised to pay and that they had my credit card on

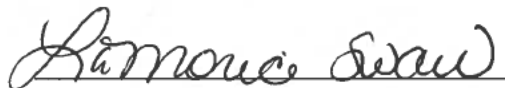
1 file. Each USASF representative apologized for the error and immediately gave me an override code  
2 to restart my car.

3 7. During one of the times my car was disabled, I asked my husband to do the school  
4 pick up because the car wouldn't start. I am really lucky that I have a partner who has a reliable  
5 vehicle. He had to leave work early that day.

6 8. It was frustrating and time consuming to have to call USASF so many times to get  
7 them to turn my car back on or to turn the beeping off. It was disruptive to our family to have our  
8 car improperly beeping and disabled multiple times.

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10 I declare under penalty of perjury that the foregoing is true and correct.

11 Executed on Nov. 02, 2023.

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